

PATENT ASSIGNMENT

Electronic Version v1.1
 Stylesheet Version v1.1

SUBMISSION TYPE:	NEW ASSIGNMENT								
NATURE OF CONVEYANCE:	ASSIGNMENT								
CONVEYING PARTY DATA									
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:70%;">Name</th> <th>Execution Date</th> </tr> </thead> <tbody> <tr> <td>Lisa Zarkian</td> <td>08/30/2007</td> </tr> <tr> <td>John Zarkian</td> <td>11/01/2007</td> </tr> <tr> <td>Natalia Micheloud</td> <td>11/07/2007</td> </tr> </tbody> </table>		Name	Execution Date	Lisa Zarkian	08/30/2007	John Zarkian	11/01/2007	Natalia Micheloud	11/07/2007
Name	Execution Date								
Lisa Zarkian	08/30/2007								
John Zarkian	11/01/2007								
Natalia Micheloud	11/07/2007								
RECEIVING PARTY DATA									
Name:	Equifax Inc.								
Street Address:	1550 Peachtree Street, NW								
City:	Atlanta								
State/Country:	GEORGIA								
Postal Code:	30309								
PROPERTY NUMBERS Total: 1									
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:30%;">Property Type</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Application Number:</td> <td>11937256</td> </tr> </tbody> </table>		Property Type	Number	Application Number:	11937256				
Property Type	Number								
Application Number:	11937256								
CORRESPONDENCE DATA									
Fax Number:	(704)444-1111								
<i>Correspondence will be sent via US Mail when the fax attempt is unsuccessful.</i>									
Phone:	404-881-7000								
Email:	svictoria@alston.com								
Correspondent Name:	Alston & Bird LLP								
Address Line 1:	Bank of America Plaza								
Address Line 2:	101 South Tryon Street, Suite 4000								
Address Line 4:	Charlotte, NORTH CAROLINA 28280-4000								
ATTORNEY DOCKET NUMBER:	020758/327647								
NAME OF SUBMITTER:	Chris Haggerty								

Total Attachments: 5
 source=327647WorldWideAssignment#page1.tif

500394944

PATENT
REEL: 020089 FRAME: 0933

CH \$40.00 11937256

source=327647WorldWideAssignment#page2.tif
source=327647WorldWideAssignment#page3.tif
source=327647WorldWideAssignment#page4.tif
source=327647WorldWideAssignment#page5.tif

ASSIGNMENT - WORLDWIDE

For good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, each undersigned inventor has sold and assigned, and by these presents hereby sells and assigns, unto

Equifax Inc.
1550 Peachtree Street, N.W.
Atlanta, GA 30309

its successors and assigns, the entire right, title and interest, so far as concerns the United States and the Territories and Possessions thereof and all foreign countries in and to the invention in **"MACROECONOMIC-ADJUSTED CREDIT RISK SCORE SYSTEMS AND METHODS"**

as set forth in this United States Patent Application

- executed concurrently herewith
- executed on
- Application No. 11/937,256; filed November 8, 2007
- Application claims priority from Application No. _____, filed _____, all applications listed above being hereinafter referred to as the "application(s)";

(We hereby authorize and request the Assignee and its attorney (Alston & Bird LLP) to insert above the application number and filing date of said application when known.)

said application for United States Letters Patent, including all divisional, renewal, substitute, continuation, nonprovisionals, continuation-in-parts, and Convention applications based in whole or in part upon said inventions or upon said applications, and any and all Letters Patent and reissues, reexaminations, and extensions of Letters Patent granted for said inventions or upon said applications and every priority right that is or may be predicated upon or arise from said inventions, said applications, and said Letters Patent; said Assignee being hereby authorized to file patent applications in any or all countries on any or all said inventions in the name of the undersigned or in the name of said Assignee or otherwise as said Assignee may deem advisable, under the International Convention or otherwise; the Commissioner of Patents and Trademarks of the United States of America being hereby authorized to issue or transfer all said Letters Patent to said Assignee in accordance herewith; this assignment being under covenant, not only that full power to make the same is had by the undersigned, but also that such assigned right is not encumbered by any grant, license, or other right theretofore given, and that the undersigned will do all acts reasonably serving to ensure that the said inventions, patent applications and Letters Patent shall be held and enjoyed by said Assignee as fully and entirely as the same could have been held and enjoyed by the undersigned if this assignment had not been made, and particularly to execute and deliver to said Assignee all lawful documents including petitions, specifications, oaths, assignments, invention disclaimers, declarations, and lawful affidavits in form and substance which may be requested by said Assignee, to furnish said Assignee with all

facts relating to said inventions or the history thereof and any and all documents, photographs, models, samples or other physical exhibits which may embody said inventions, and to testify in any proceedings relating to said inventions, patent applications, and/or Letters Patent.

The undersigned hereby grant(s) an authorized representative of Assignee the power to insert in this Assignment any further identification that may be necessary or desirable to comply with the rules of the U.S. Patent and Trademark Office for recordation of this Assignment.

8/30/2007
Date

Lisa Zarikian
Lisa Zarikian

State of Georgia)
County of Fulton)

I, Patricia A. Numprasong, a Notary Public for said County and State, do hereby certify that Lisa Zarikian personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the 30th day of August, 2007.

(Official Seal)

Patricia A. Numprasong
Notary Public

My commission expires 12-11-2007

The undersigned hereby grant(s) an authorized representative of Assignee the power to insert in this Assignment any further identification that may be necessary or desirable to comply with the rules of the U.S. Patent and Trademark Office for recordation of this Assignment.

Date 11-1-07

John Zippe
John Zippe

State of Delaware

County of New Castle

I, Braniesha Lawler, a Notary Public for said County and State, do hereby certify that John Zippe personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the 1 day of November, 2007.

(Official Seal)

Braniesha Lawler
Notary Public

My commission expires 9/26/09

BRANIESHA LAWLER
Notary Public
State of Delaware
My Commission Expires on Sep 26, 2009



The undersigned hereby grant(s) an authorized representative of Assignee the power to insert in this Assignment any further identification that may be necessary or desirable to comply with the rules of the U.S. Patent and Trademark Office for recordation of this Assignment.

11/07/2007
Date

Natalia Micheloud
Natalia Micheloud

State of GA)

County of FULTON)

I, *Linda Lecroy*, a Notary Public for said County and State, do hereby certify that Natalia Micheloud personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the 7 day of November, 2007.

(Official Seal)

LINDA LECROY
Notary Public, Cobb County, Georgia
My Commission Expires February 8, 2011

Linda Lecroy
Notary Public

My commission expires _____

Attorney Docket No. 020758/327647